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It has been fifty-five years since I began paying into the SSA system. During my high school years I paid in while employed part-time in a service station, my first paycheck of \$82.50 in the US Army had SS deducted, and during my college years I paid into the SSA while working full and part-time jobs. As a career educator, I was not required to participate in the SSA program, however, I continued to work in the private sector on Saturdays and during those infamous 'teacher vacation' to support my family. I have accrued many years of credit in the SSA system. Unfortunately, Federal legislation has restricted my SSA benefit to thirty-nine percent of what would be normal based on my contribution history. The Federal government taxes those reduced benefits at the eighty-five percent level (the highest possible).

The State of Connecticut also taxes eighty-five percent of that reduced benefit. The State of Connecticut also fully taxes my Teacher Retirement benefit. That benefit was already taxed once when I put in the after tax dollars.

This may sound like a complaint, it isn't. I have also volunteered to complete Federal and state income taxes for seniors and low income through the VITA program. That is where the taxation of benefits really hits. The average SSA benefit is less than 30K per year and the average senior I have assisted in tax preparation is under that. Every dollar counts for them! Fortunately, the Federal Income Tax program eliminates any tax liability for the very low income SSA recipient based on a sliding scale. That carries over to the State Income Tax program.

You could look at the percent paid on SSA benefits by taxpayers on the Federal Return and adjust that percent on the State Return. For example if an individual pays on 50 percent of their SSA benefit to the Federal government, the State could lower their requirement to anything from zero to 49 percent.

thanks for listening (reading)